G. R. S. 58]

Previous references. 1924-25 (G.F.) File No. G.F./19/1

Serial Nos. 6

Later references.

Preserve

GENERAL AND REVENUE SECRETARIAT

Serial Nos. 1

Part B for

SUBJECT

Towards coaffirmation of the Savings Bank

R. S. 58]

Previous references.

File No. 9

1914.

Serial Nos. 116 & 127

(G.J)

Later references.

Sf. 9-18 vs 20 to 30,
" 1 to 18
Cash Dep. Rec. 364 of 14.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 116 & 127

Part B for June, 1915.

SUBJECT.

Sanction to the house-building advance to Mr. C. Srinivasachar, Clerk, G.R.S.

Sl. 116. Proposal: Forwardal of the application for house-building advance to be sanctioned by Govt.

Sl. 127. Fl. order: Sanctions the proposal.

G. R. S. 111 191 9.

GENERAL AND REVENUE SECRETARIAT.

(~~G/47~~)

NOTES.

File N

FILE HEADING.

Amendments to S. B. Rules

From

Rao Bahadur Rangachary

No. Dated 8/8/19. Received 11/9

Diary No. 926 | Enclos. 1 book | Spare Copies. | Serial No.

BRIEF ABSTRACT OF LETTER.

~~Forwards~~ Part II of the Rules with his suggestions.

i

NOTES AND ORDERS.

Submd. The first part has been sent to the compte. G.O. on 287 Dft. forwarding this too is put up. Letter has been acknged.

DS 12/9.

Secy would like comments to

B 460
9 Vol

G. R. S. III-2]

General and Revenue Secretariat. | 917 File No. of 191 |

rial o.

with the case as a whole, with a view to
finalisement. The Complete Opinion is
awaited. If approved the proposals also will be forwarded to
with a request for expeditious disposal.
~~Secretary~~ There is a further
instalment of proposals received (18/05/17
but-up that also.

The recent correspondence
from Mr. Rangachary contain
specimen S. R. forms is put up
This has been acknowledged.

If
3/11
24/10

As will facilitate disposal,
Case if should be
appointed to consider
question.
The S. H. by phone,
in charge of Bills
Complete with Mr. Ramachandra
Iyer to file the Petition

G. R. S. III-2]

General and Revenue Secretariat. | 97 File No. 19 of 1919

Serial No.

final recommendation to the Compti
may obtain the necessary for
The revising the S. Rules on the last
occasion was, I believe, worked thro
Jesey)

23/10/19

To the Compter for favour of opini
on to the best method to be adopted
for Considering the General suggestions
of Mr. Ramayachary. If the work
is recommended to be entrusted to
a Committee it may be suggested who
should be appointed as members of
it -

Memorandum
5/11/19

GR
31 NOV 1919

Memo No 1230 of 19.11.19
R

18
3/4

I do not consider it necessary
to entrust the work to a Com-
mittee. I shall first frame my
proposals in detail and sub-
mit my recommendations
to Government.

P. Tallyrand
19/11/19

Jesey) may be awaited -
Mrk
24.11.19

File may be refd to
Compter for Considering
the suggestions of Mr R

24

WD A-1789—GPB—60,000—20-3-18—S.

General and Revenue Secretariat. | File No. | of 191

Serial No.

Forwarded with compliments. In favour of returning Kupia with the remarks and suggestions

Compl)

Gen 324-R/No 7142/G.A.D.S.25.6.20. 2014

JUN 1920 Returned with compliments. Statement on the subject as placed below.

Secy to Govt

25.6.20

Savings Bank Rules Section ~~III~~ IV

This section deals with the procedure to be followed in the treasuries in dealing with and ~~pending~~ recording the transactions pertaining ~~the~~ to Savings Bank. Rao Bahadur Mr. Rangachary has laid down elaborate rules, entering into the minutest details which, however desirable it may be, to prescribe for the guidance of the staff, is not necessary for our Treasury Officers and our Treasury staff who are expected to be conversant with the ordinary Rules for receipt and payment of money and for the accounting of the same. With a separate code which we have, in which the Treasury procedure is so clearly laid down, it is sufficient if the -- special rules applicable to Savings Bank are given in our Savings Bank Rules, without unnecessary details. The Rules, as framed by Rao Bahadur Mr. Rangachary, would be quite suitable for Post Offices where the postal officials require to be first instructed in the ordinary rules of procedure relating to the receipt and payment of money in any Government Treasury or Office before they can deal with the branch of work relating to Savings Bank and a self contained Manual of instructions for them is therefore necessary. For our treasuries, the Savings Bank Rules as compiled by us ~~and~~ one recently revised by Mr. Datta are quite sufficient. It is in this ~~re~~view I have in this part of my note dealing with Section (ii) not recommended the adoption of ~~several~~ most of the rules suggested or proposed to be revised. The ~~several~~ Serial numbers shown here have reference to the new Rules as proposed by Rao Bahadur Mr. Rangachary.

1 to 3 The provisions contained in these Rules are of a -- general nature and they may be ~~adopted~~ accepted, as they would serve as an introduction to the opening of a new chapter in the Mysore Account Code, if an addition to that Code is deemed necessary.

4 & 5 This is a mere repetition of our Rule 58 A with the

form

form of the stock Register omitted. The form is included in the list of Forms Section III. o need for their adoption.

6 The maintenance of a register of undelivered Pass Books as proposed by Rao Bahadur Mr, Rangachar may be insisted upon. Instead of the books remaining unclaimed being forwarded to the Comptroller one year after receipt, they may be retained in the treasury if they remain unclaimed till the accounts are treated as dead accounts under Rule 45, and then forwarded to the -- omptroller.

7 This is the present note to Rule 58. The rule corresponding to our rule 58 is 26 Section II, which, if retained may have this as a note thereunder. A separate Rule is not necessary.

8 This corresponds to Rule 53 of Section I, a portion of which has already been embodied as revised Rule 40 Section I. In this Section, the rule may be altered as follows to make it conform to the alteration in Rule 40 Section I.

"When a depositor changes his (or her) name in the case of female depositors on marriage, the depositor should be required to send to the treasury a fresh specimen signature and a fresh Index card signed with the new name. The specimen signature will be attached to the Ledger Account and the Index card sent to the Comptroller's Office for record, a note being made (signed by the treasury officer)of the reason for so doing. The name will, at the same time, be altered in the Ledger as well as in the Pass Book."

9 & 10 The reason for introducing Rule 9 is that the term "semi Government" used in Rule 11 of Section I is stated to be ambiguous. If so, a N.B. may be added to Rule 11, Exception. Besides there are no Provident Fund deposits of persons employed in Municipality etc., in the Mysore Government Savings Bank. Hence these Rules may be omitted. Besides, in cases of doubt, it is Government that should decide whether an institution should be treated as semi Government or not.

11 I consider unnecessary to adopt the procedure suggested involving as it does, additional work on our treasuries. Stringent rules for receipt of deposits appear to be unnecessary.

12 This is an amplification of the last para of our Rule 25 of Section I and may be retained.

13 If Rules 29 and 30 of our Rules, Section I, are retained in that Section as proposed by me it is sufficient if these rules are referred to in Section II and Rules 63, 64 and 65 retained as they are.

14 This corresponds to Rule 28 which I have proposed may be retained. Elaborate rules for opening ~~rules of the~~ an account on behalf of a woman are unnecessary. The rules contained in the notes printed in the Index card are sufficient for our purposes.

15 This is in place of Rule 30 of our rules which Rao Bahadur Mr. Rangachary has proposed to be omitted in Section I. As I have recommended its retention in Section (1) it is not necessary to insert it in Section II.

16 Since Rules 26 and 31 of our Rules contain the essential instructions necessary for the treasury, the detailed instructions in Rule 16 of the proposed Rules are unnecessary.

17 This is also unnecessary, as instructions therein are included in Rule 31.

18 Not necessary, as it is included in Rule 24 which, as proposed by me, may be retained in Section I.

19 Such detailed instructions appear to be unnecessary. Rule 92 of our Rules may stand.

20 I consider such detailed instructions unnecessary. The provision in Rule 63 of our Rules requiring the specimen signature to be attached to the Ledger accounts of depositors is sufficient.

21 As this is already provided for in Rule 24 (3) of --

Section I which I have proposed may be retained, this is unnecessary. Clause (2) of this Rule, however, providing for allowing interest on accounts which at the request of Mohammedan depositors do not bear interest, if payment of interest is -- applied for, from the date of application and not from a prior date may be inserted in continuation of our Rule 24 (3).

22 The detailed instructions contained in this Rule are included in Rule 66 of our Rules and elsewhere. The additions proposed not expressly provided for and included are the direction to the Treasury Officer (1) to see that when a person who wishes to open an account on behalf of a minor is no relative of the minor, he establishes claim to be minor's guardian - (2) to limit the subsequent withdrawals in the case of a minor to Rs.250/- and require the claim being established when the balance exceeds that amount. The first may be added to our Rules. The second requires the sanction of Government. The other portions referred to are either precautionary measures which the treasury officer should take before opening an account or permitting withdrawals, which, it is understood he is expected to take as -- Treasury Officer.

23 If the provision made by Rao Bahadur Mr. Rangachariyar in Rule 16 of his proposed Rules in Section I for ~~authorising~~ withdrawing money deposited on behalf of a lunatic is added to rule ~~(2)~~ 21 of our Rules, as recommended by me, no further addition in Section II is necessary. The details given in this rule are instructions to Treasury Officer, which are well understood. Note (2) providing for the officer in charge of the Lunatic Asylum, opening a conjoint account on behalf of patients in his charge, requires sanction of Government. Vide remarks against Rules 5, 10 and 13 Section I.

24 These rules are already embodied in Section I para 15 of our Rules which, as recommended by me, may be retained. The instructions under note (1) of this rule may be inserted in the Declaration Form itself for the guidance of depositors and the Treasury.

25 All the instructions contained in this rule are included in our Rules 18, 69 and 73 The provision, however, that, if the amount of security is deposited in instalments the total -- security required should be noted on the Index card may be made clear by a note to that effect in the form of the Index card -- itself. The Rule in note (3) of the proposed Rule that, if the security is transferred to another department of Government, the original account must be closed and a fresh one opened, may be added to our rules.

26 As there is nothing new in this rule, our Rule 58 with the note thereunder may stand, Vide remarks under Rule 7. The specimen of Pass Book given under Rule 33 may be brought under Rule 58, as proposed by Rao Bahadur Mr, Rangachary.

27 May be adopted.

28 & 29 Do.

30 I have recommended that Rule 34 of our Rules corresponding to this may be retained when noting upon new rule 26 of -- Section I. The provision made for withdrawal of money by depositors who have left India is an addition. No specific -- instructions seem to be necessary, as such cases will be rare and the Treasury Officer will obtain necessary instructions from the Comptroller if he has any such to deal with.

31 The provision in Rule 34 in regard to illiterate payees is sufficient.

32 This is Rule 59 amplified. Note 1 proposed to be inserted by Rao Bahadur Mr. Rangachary providing for payment to persons, holding a general power of attorney is not contemplated in our Rules. There have been so far no cases of claims for -- withdrawal by persons holding general powers of attorney and any special cases of the kind which may arise will be dealt with on their own merits.

34 The provisions contained in this are found in Rule notes 3 and 5, Rules 67 and 68 and note thereunder. This, with our present Rule 75, is all that is necessary.

35 These Rules may be adopted, if the addition proposed -- regarding lunatics in Rule 16 of Section I is approved.

36 This is simply a reproduction of clauses 5 and 6 of ~~our~~ Rule 16 of our Rules. ~~For~~ For the reasons stated against Rule 10 A of Section I, it is unnecessary to reproduce them here.

37 Rules 76 and 77 of our Rules are sufficiently clear and comprehensive and no alteration is necessary In cases in which the Pass Book cannot be found or the depositor in whose possession the Book is, refuses to deliver it, (sub rule 2 of this proposed rule), instructions of the audit office may be obtained.

38 This rule is only an expansion of Rule 46 of our Rules, with detailed instructions as to what the Treasury Officer should do in case of closure of an account. Such detailed instructions are not necessary and the present rules 46 to 49 and 40 to 42 and 19 cover the same ground more or less.

39 This is a new Rule providing for the serial number of an account which has once been closed not being used again for a-another account. The Rule is, however, observed in practice -- though it is not expressly provided for, and it may be inserted in our Rules.

40 This is provided for in Rule 47 of our Rules. The note inserted here appear to be unnecessary as sufficient discretion is vested in the Treasury Officer under Rule 19.

41 The instructions contained in this Rule are mere elaboration of the procedure laid down in Rules 58, 59 etc.

42 The present Rule 43 provides for this and there is therefore no need to alter it.

43 This Rule may be inserted, substituting the word "Treasury" for "Office" and "Rules 43, 48, 89 and 90". for"Rules 42 to 47."

44 The provisions in this Rule are contained in rule 43 and note 1, 2 and 3 thereunder and in Rule 48 of our Rules.

45, 46 & 47 The procedure indicated in the existing Rules 89 and 90 are embodied in the three rules now proposed with the alteration that instead of sending the Pass Book to the treasury to which the account is transferred, the Pass Book may be ~~xxxxxxx~~ returned to the depositor, the entries in the Advice of Transfer being given in greater detail. I do not consider it necessary to adopt the alterations proposed, as the existing system ~~holds~~ works well and has the following advantages;-

(1) A new number will be given to the Pass Book in the treasury to which the account is transferred, before making it over to the depositor, instead of the old number being struck out and the new number entered when it is presented at the treasury to which it is transferred, which may be after a long period.

(2) The receiving treasury will be in a position to -- post the Ledger, in respect of the new account transferred, from the details in the Pass Book which is an original record, instead of from the particulars in the advice which would be an abstract of the entries in the Pass Book, for the purpose of -- bringing forward the amount of principal and interest which has accrued.

(3) The tendency on the part of Taluk Officials to postpone work in this case the posting of entries in the Ledger will be prevented and the treasury which receives the Pass Book will when it is demanded by the depositor atonce, post the Ledger.

48 The provisions in this Rule are contained in the existing Rule 38.

49 This is not necessary.

50 This is our Rule 81 with the amendment thereto.

51 The note under this Rule provides for Pass Books not returned to the presenter on the date of presentation for reasons other that contemplated in Rule 6 being brought on to Register of Undelivered Pass Books. As I have recommended the maintenance of this Register, the ruling in the note under Rule 51 may be adopted.

52 This is a mere reproduction of our Rule 88.

53 Do ,, 45

54 It is desirable to get a separate list of dead accounts as proposed.

55 In this Rule is embodied the procedure described in our Rules, 84 and 85, with some details. Our Rules may be retained, the additional particulars required to be furnished by the -- Treasury Officer being provided for in the treasury officer's -- application to Comptroller for revival of dead accounts.

56 This is a mere reproduction of our Rules 55 and 56. The date of submission of the Annual Statement is not specifically mentioned in Rule 86. The words "not later than the 15th August" may be inserted after the word "year" in ~~clause~~ line 2 of our Rule 86.

57 Our Rule 60 provides for duplicates of journals being made on carbon paper and retained in the Treasury. It also provides for the journals being totalled from day to day and from page to page and for the total being struck at the end of every period.

58 This is reproduction of our Rule 57.

59 This has already been embodied in our Rule by a correction slip to Rule 94,

60 This is reproduction of our Rule 93.

61 Do 95

62 Do 91

63 Though in Annexure D to Section III, the Savings Bank Act of 1873 providing for the payment of deposits belonging to the Estate of deceased persons is inserted, it is desirable that in the body of the Rules in Section II dealing with the procedure to be followed in treasuries, separate rules are embodied for the -- guidance of treasury officers. We may therefore insert the proposed Rule 63 of Rao Bahadur Mr, Rangacharyomitting the payment relating to British Soldiers.

64 For the reason stated above, this Rule may also be retained.

65 & 66 These are not necessary for our purposes.

67 These may be embodied in our Rules in consultation, if necessary, with the Legislative Branch of the Secretariat.

68 Do Do

69 & 70 The period for which the treasury records pertaining to Savings Bank have to be preserved is given in Appendix XIII to Volume II of the Mysore Account Code. The Treasury Officers ~~send~~ send annually to this office for approval a list of records to be destroyed before actual destruction. No separate rules need be prescribed in the Savings Bank Rules. As the method of destruction applies equally well to all the records, specific rules for the Savings Bank records appear unnecessary.

71 This is not necessary.

72 Rules for this are given in Appendix VI of the Mysore

Account

General and Revenue Secretariat. | 17 File No. 18 of 191

ahadur K. S. Ranga Charlu
t Office, India (Retired)
BANGALORE CITY.

Rukmalayam" Fort Centre Road
South End. Basavangudi.

7-6 -8 SEP 1919

To

N. Krishna Rao Esqr, M.A.;
Financial Secretary
~~Accountant General~~ to the Government
of H.H. the Maharaja of Mysore,
Bangalore

With reference to your letter No. 1181 dated
-ries I beg to submit for your information,
enclosed the Chief Secretary's letter No. S. 5680 of the
11th current. Without much leeway however for the latter
I have managed to prepare the draft rules, enu-
merated in your letter under Reference cover R.C. No. 134 of even date.

2 It will be kindly observed that in Parts
I and II of the draft, the "Treasury Procedure" is exclu-
sively and exhaustively dealt with, thereby supplementing
the meagre instructions contained in Sections II of the
present Rules, while Part III takes the place of Sec-
tion III with this difference that, in lieu of the Spe-
men forms comprising the annexure is only a "List
of Forms" required for use is given, as is the case in
the Post Office Savings Bank.

3. impossible The reason for this change is that it is ob-
viously to indicate in the limited space avai-
the size of the Book of Rules either the various pro-
or the different quality of paper on which the several
forms are actually printed. Both can be best ascertai-
ed from the forms themselves, of specimens of the sam
are mounted in a record-book. While the list is all
that is necessary for the preparation of periodical In-
dents on the Press.

4 An Explanatory Memorandum containing b
remarks on each Rule and form is hereto attached
The serial Nos of Rules assigned in the draft viz
from 1 to 72 will have to be however altered so as
let them run in consecutive order of each particula
chapter after which the draft can be included in
Treasury Manual or Account Code.

[illegible]

5. The omission of Specimen forms in Annexure E renders it unnecessary to treat the other Annexures as an additional Appendix to Volume II of the Treasury Manual or Account Code, as suggested in my letter of the 25th July 19. I would however eliminate the Annexures A and B, though they are now included in Part III of the draft. Because, no useful purpose is served by A: at present the advantage derived from it is not worth the labour and trouble involved and so it has been discontinued in the Post office savings Bank. On the other hand, however desirable it may be to issue the "Memorandum of Instructions" in B to Pay Officers like Branch-postmasters in charge of village post offices, Treasury Officers, who exercise also magisterial functions, and, for the matter of that, even the subordinate officials transacting savings Bank business in a District or Taluk Treasuries should in my humble opinion be regarded as being quite capable of carrying out to the Rules without any such Special caution. If these Annexures are accordingly excluded, the remaining three Annexures may be marked as A B and C instead of as B. C. and D respectively in Part III of the draft.

With my compliments, I shall shortly forward a set of specimen forms which are to be revised or newly introduced.

I have the honor to be
Sir,
Your most obedient Servant,
K S Ramaiah
Retired Postmaster, Bangalore.

No. G. 5680 dated 4th Sept 19.

From the Chief Secretary to the Govern ment of H. H. the Maharaja of Mysore,
To Rao Bahadur K. S. Rangachary Esqr,
Basavangudi.

With reference to your letter dated 25th July to Mr. B Srinivasa Iyengar Financial Under Secretary to Government regarding the supply of certain Stationery articles for your use, I am directed to Exp regret that the standing orders of Government do not allow of your request being complied with.

Explanatory Memorandum.

It is proposed to revise Section II of the Mysore Government Savings Bank Rules, as follows, and to treat the new Rules as Chapter The

Part I - Rules - General.

No. of new Rule	Heading	Brief remarks.
1	Responsibility of Treasury Officer.	No corresponding rule in Section II at present
2	Savings Bank	Do Do
3	Savings Bank Rules	Do Do
4	Stock Register of Pass-books	Rule 58 A introduced by the second list of corrections at my instance is split up into two separate rules.
5	Custody of Pass-books.	
6	Register of Undeliverable Pass-books.	This is a new rule to account for Pass books which may have to be retained in the Treasury when tendered for entry of interest etc.
7	Cheques.	Vide "note" to Rule 58 in Section II.
8	Change of Depositors names.	A male depositor may also change his name. Rule 53 in Section I. does not at present provide for this: nor does it require the depositor whose name is changed to give intimation of the fact in writing. Hence the new Rule describing the procedure to be adopted in such cases.
9	Deposits of fractions of an anna	The term "Semi-Government" referred to in the "Exception" to Rule 11 in Section I being ambiguous, the new Rule makes the point clear.
10	Withdrawals of fractions of an anna	This is a new Rule providing for the payment of withdrawals of fractions of an anna since they are allowable as deposits in the case of certain accounts.

Part II — Rules — Savings Bank Work.

11	Application by Depositor in person	Under the new Rule, the Index-card will have to be filled up by the S.B. clerk and not by the intending depositor vide paras ~~12~~ and 13 of my letter dated the 23rd May 19. The first sentence in Rule 24 in Section I is omitted, because it is unnecessary to tell the intending depositor to go to the nearest Mysore Government Savings Bank for the purpose opening an account. The other points are for the guidance of the S.B. clerk. The sub-para (3) of Rule 30 in Section I is included in the new Rule as "note-4".
12	Personal attendance not compulsory	The new Rule is more comprehensive than the last sentence in Rule 25 in Section I.
13	Index-Card	The new Rule embodies the provisions of Rule 29 in Section I and Rule 60 in Section II in a more complete form.
14	Declaration by Age	The new Rule corresponds to Rule 28 in Section I and requires the production of a letter of authority in the form prescribed for the purpose as suggested in items XXIV and II of my letters dated the 23rd May and 6th June 19 respectively. The declaration required from other depositors under Rule in Section I is included in the new Rule 16 below. as it s

22-23

	form & spelling of Depositor's	The new Rule with its distinctive heading takes the place of Rule 30 in Section I, with the exception of sub-para (3) of the latter which appears as "note 4" to new Rule 11 above.
	Issue of Pass-book	The new Rule, embodying the provisions of Rules 26 and 31 in Section I contains clear instructions to the Treasury as to the entries to be made in the Pass-book as well as the Ledger.
17	Language in which entries are to be made.	The new Rule not only includes the second sentence of Rule 31 in Section I but also provides for a printed copy of the "Principal Rules" in Kannada being pasted at the end of the Pass-book, if so desired by the Depositor.
18	Serial Nos. of Savings Bank Accounts.	This is confined to the first portion of sub-para (2) of Rule 24 in Section I. Sub-para (3) of the latter Rule becomes the new Rule 21 of this chapter.
19	Index to Savings Bank Ledger.	The new Rule refers to Forms the old Rule 92, and prescribing a form of Index, makes it applicable to all Treasuries vide item XXIII of my letter dated the 23rd May 19.
20	Specimen Signature Book.	This is a new Rule vide item XVIII of ——— do ———
21	Deposits not bearing interest.	The new Rule is an amplification of sub-para (3) of Rule 24 in Section I and as such provides for allowing interest when the Depositor asks for it after having opened his account as a "No-Interest" account.
22	Minor's account.	The new Rule embodies the provisions of the old Rule 66 with its notes 1 and 2 and also prescribes the procedure to be adopted (i) when a person who is no relative of the minor wishes to open an account on behalf of the latter, vide item 1 of my letter dated the 26th May 19; and (ii) when a minor's account should on his attaining majority be either transferred to his own name or closed, as the case may be.
23	Lunatics' account.	This is a new Rule item IV of my letter dated the 29th May 19
24	Public accounts.	This is also a new Rule required for the purpose of describing the procedure to be adopted with reference to Rules 10 and 11 of the Rules for Depositors, vide item II of my letter dated the 27th May 19, " para 3 ——— " ——— 1st June 19, and the list referred to in item XVIII ——— " ——— 9th June 19
	urity deposit accounts	This is also a new Rule embracing the provisions of the 1st sentence in Rule 18 with clause (a) in Section I and s. 69 to 73 in Section II. The new Rule provides for payment of interest to the Depositor without reference to the pledgee but prohibits the conversion of a security deposit account into a private account and vice versa vide paras 3 & 4 of my letter dated the 29th May 19 " item 1 ——— " ——— 10th June 19.
	ividit of deposits	This is an improvement upon the old Rule 58 the note to which has become new Rule 7 as stated above. A new note is inserted for allowing anyone to sign the challan on behalf of the Depositor to facilitate the tender of deposits during the absence of the Depositor vide item V of my letter & the G.O.

27	Issue of Pass-book in continuation of used-up Pass-book	This is a new Rule vide VIII of my letter dated the 23
28	Issue of Duplicate Pass-book	Do IX Do
29	Issue of Pass-book in lieu of Spoilt Pass-book	Do X Do
30	Application for withdrawal	The new Rule contains more detailed instructions than those in the old Rule 59 and includes a portion of the old Rule 60
31	Payments to illiterate depositors	This is a new Rule.
32	Withdrawals at the Treasury	Vide remark against new Rule 30. Repayments to depositors who have, after opening accounts, become insane and payments to bonafide of money attached are separately dealt with in the new Rules 66 and 67 respectively
33	Withdrawals from female depositors accounts by their agents.	This is a new Rule.
34	Withdrawals from minors accounts	This also contains more detailed instructions than those in the old Rule 75.
35	Withdrawals from Lunatics accounts	This is a new Rule.
36	Withdrawals from Public accounts	This is a new Rule in which the provisions of clauses (5) and (6) of the existing Rule 76 in Section I are included.
37	Withdrawals from Pro: dep: accounts.	In this Rule the provisions of the old Rules 76 and (97) are recast.
38	Mode of closing an account.	There is no corresponding rule at present in Section II
39	Pro of closed account not to be issued	Do Do
40	Accounts closed under orders of the Comptroller or Treasury Officer.	Do Do
41	Savings Bank Ledger.	The new Rule, which contains elaborate instructions, replaces the present Rule 62.
42	Application for transfer	This is a new Rule. See item IV of my letter dated the 28th May 19 regarding the relaxation of the prohibition of transfer of accounts which have not been in existence in a particular office for more than 3 months
43	Single application for transfer of two or more accounts.	This is also a new Rule the advantage of which must be obvious.
44	Transfers not allowed in certain cases.	Do — See also notes 1 & 2 to Rule 43 in Section I, which is amplified.
45	Accounts transferred to Treasury	The first and the last of these 3 new Rules are substituted for the present Rules 89 and 90, excluding the instructions for the preparation of the advice, which is dealt with in the second. Provision is made for returning instead of retaining the depositor's Pass-book at the time of transfer as suggested in para item I of my letter dated the 9th June 19.
46	Advice of Transfer	
47	Opening accounts in the Treasury to which transferred.	
48	Calculation of Interest.	This is also a new Rule.
49	Annual Statement of Interest.	This includes the provisions of Rule 39 in Section I as regards the process of calculating interest and replaces the existing Rules 86 and 87 with fuller instructions. The form of Interest Statement provides for the calculation of interest itself ahead of in the Ledger one page of which will thus suffice for each account
50	Entry of Interest in Ledger.	This is also a new Rule facilitating the form of the Ledger being varied as suggested in para 7 of my letter of the 23rd May in which case the entries of interest may be posted in the Ledger as indicated in my letter the 19th June 19.

	ry of Interest in Pass-books. (Rule omitted)	There is no corresponding Rule at present in Section II. The new Rule provides for the retention of Pass-books in large treasuries where it may not always be possible to retrieve them on the date of presentation vide item VI of my letter dated the 4th June 19. vide existing Rule 88.
	Adjustment of Interest Charges. Period after which accounts are considered as Dead.	No rule in Section II corresponding to Rule 45 in Section I.
54	List of Dead accounts. (Section 5 of the Amending Act)	This is a modification of Rule 82 with the addition of the provisions of R. 83.
55	Re-opening a dead account.	The new Rule prescribes the procedure to be adopted, while retaining the form of Comptroller's order referred to in Rule 82.
56	Dates of submission of Returns to the Comptroller's office.	vide Rule 55 in Section II with the addition of the prescribed date for submission of the Annual Interest Statement & list of dead Accounts
57	Copy of the Savings Bank Journal.	This is a new Rule indicating the process of striking progressive totals from week to week to obtain the monthly total, and requiring the pages of the Journal to be numbered in manuscript in weekly series.
58	Savings Bank Voucher List	vide Rule 58 in Section II with slight modification.
59	Adjustment of Errors.	Do 94 Do as amended by Government order No. 6752-G.F.-77-18-33 dated the 21st June 1919 on my letter dated the 13th May 1919.
60	Only rupees and annas to be entered in the Savings Bank Journal	vide Rule 93.
61	Prohibition of the use of manuscript forms.	Do — 95
62	Register of Nominations	Do — 91
63	Payment of balance on the death of a Depositor.	This is a new rule
64	Payment of balance on a depositor becoming Insane.	Do
65	Payment of balance of accounts of deceased British Soldiers &c	Do.
66	Payment of balances of accounts of deceased Sepoys of Native Army &c	Do.
67	Attachment of money at credit of an account by Courts.	Do. with the exception of the third sentence taken from Rule 32. in Section I
68	Production of Records before Courts	This is also a new rule
69	Preservation of Records	Do.
70	Destruction of old Records	Do.
71	Disposal of obsolete forms	Do.
72	Thumb impression of illiterate persons	Do.

Part III — List of Savings Bank Forms.
Annexure E.

No. of Form	Name of Form	Brief Remarks.
B	1	Index-card.	The existing form No. 2 will do but as it is to be filled up by the S.B. Clerk the instructions printed in page 59, Section III, of the Existing Rules may be omitted and provision made for detaching the declaration

			portion of the form so may eventuate appended in	
			specimen Signature book vide para 12 of my letter dated	
S.B.	1	(a)	Index-card for an account opened on behalf of a woman by her husband or agent	Do Do
S.B.	1	(b)	Index-card for accounts opened on behalf of minors.	Do Do
S.B.	2		Letter of authority of a female depositor to her husband or agent.	To be newly introduced vide item II of my letter the 6th June 19.
S.B.	2	(a)	Application for recognition to the guardianship of a minor depositor	——— Do ——— item VII ——— Do ———
S.B.	2	(b)	Treasury Officer's order recognising the guardian of a minor depositor	This is proposed in conformity with item 1 of my letter dated the 23rd May 19 and new Rule 22-4 in chap: of
S.B.	2	(c)	Notice to ex-minor depositors	This is proposed consistently with new Rule 22-6 — Do —
S.B.	3		Security deposit form for Security tendered in a lump sum.	The present form No. 1 may be retained.
S.B.	3	(a)	Security deposit form when security is to be deposited in instalments	To be newly introduced, vide para 2 of my letter dated the 12th June 19.
S.B.	3	(b)	Letter of authority from Pledgee for transfer of a Sec: dep: account.	The present form No. 1 A will do
S.B.	4	.	Challan	——— Do ——— No 3 — Do —
S.B.	5	.	Specimen Signature Book	To be newly introduced vide item XVIII of my letter D/23rd May 19.
S.B.	5	(a)	Specimen Signature Slips.	——— Do ——— XXI ——— Do ———
S.B.	6	.	Pass-book.	To be transferred from the standard forms of the Financial Department to that of Savings Bank vide my letter dated the 24th August 1917 to the Comptroller and para 3 of my letter dated the 23rd May 19 to the Financial Secretary to Government. As per para 4 and item XXI of the latter, the first page of the Pass-book should also be revised
S.B.	6	(a)	Stock Register of Pass-books.	vide Second list of corrections. The form is now proposed to be merely included in the list of Savings Bank Forms.
S.B.	7	.	Savings Bank Ledger.	To be revised with reference to para 7 of my letter D/23.5.19
S.B.	7	(a)	Do. (In loose sheets)	vide also specimen form sent with my letter dated the 12.6.19
S.B.	7	(b)	Index to Savings Bank Ledger	To be newly introduced vide para 16 of my letter D/23.5.19 It is now proposed to be included in the list of S.B. Forms
S.B.	8	.	Savings Bank Journal.	To be revised vide para 4 of my letter dated 3/4 June 19.
S.B.	8	(a)	Journal of S.B. accounts transferred	With slight modification the present form No 11 will do.
S.B.	8	(b)	Do received by transfer	——— Do ——— Do — 12 — Do —
S.B.	9	.	Application for Nomination	The present form No 6 will do.
S.B.	9	(a)	Do for Revocation of nomination	——— Do ——— No 7 — Do —
S.B.	9	(b)	Register of Nominees.	——— Do ——— No 14 — Do
S.B.	10		Application for Withdrawal	To be revised vide para 2 of my letter dated 3/4 June 19.
S.B.	10	(a)	Memo of amount paid on closure of acct.	To be introduced Do ——— Do ——— vide item XII of my letter dated the 9th June 19
S.B.	11	.	Application for Transfer.	To be revised — Do VIII — Do ———
S.B.	11	(a)	Advice of transfer	— Do ——— VI — Do ———
S.B.	12	.	Receipt for depositor's Pass-book	To be newly introduced to account for Pass-books received from depositors
S.B.	12	(a)	Register of Undelivered Pass-books	To be revised.
[redacted]				be newly introduced

Treasury Officer's certificate on the claim to balance of a deceased depositor's account.	The present form No 8 will do.

"Rukmalayam." Fort Centre Road,
South End, Basavangudi.
- 5 SEP 1919

K. A. Srinivasa

Retired Postmaster, Bangalore.

RAO BAHADUR
K. S. RANGA CHARRY
Post Office, India (Retired.)
BANGALORE CITY.

"RUKMALAYAM,"
FORT CENTRE ROAD, SOUTH END

Basavangudi, 15 OCT 1919

D 1360

To

M. N. Krishna Rao Esqr, B. A.,
Financial Secretary
to the Government
of H.H. the Maharaja of Mysore

Sir

With reference to your letter No. H. 1927 of the 11th ultimo, I have the honor to say that I have this day submitted under a separate Registered cover specimens of 36 different Forms with a statement showing the particulars of the new ones to be introduced and of those to be revised. With this my self-imposed task is finished.

2. The revision of the Rules and Forms extends to the whole system in order to ensure its working on a more secure basis than at present. This I venture to submit should be done in the interests of Government and the Public alike, especially when no limit has been placed on Deposits in and Withdrawals from the Savings Bank. But if the proposals are dealt with in the usual course of routine under which no less than 18 months were occupied in the disposal of 6 or 7 points originally submitted in July and August 1917, I fear that the consideration of all the 46 Rules for the guidance of Depositors and 72 Rules for the guidance of Treasury officials in addition to the 36 Forms would at the same rate of progress take an unconscionable time,

My present submission is therefore that the Draft Rules and forms proposed may kindly be referred to a small select Committee consisting of 2 or 3 members who are thoroughly conversant with the details of Savings Bank work. The members of such Committee ought to be able examine the present and proposed arrangements and report the result of their discussions on the desirability and feasability of the suggested changes within a short period one or two months, if they should regularly meet and systematically discharge their special duty with sufficient care and promptitude. For my part, I would still be glad to assist the Committee, if necessary, with any further explanation. Trusting that you will take up the matter and excuse the trouble

I have the honor to be
Sir,
Your most obedient Servant
K S Krishnaswamy
Retired Postmaster, Erode

RAO BAHADUR
K. S. RANGA CHARRY
OST OFFICE, INDIA (RETIRED.)
NGALORE CITY.

"RUKMALAYAM,"
FORT CENTRE ROAD, SOUTH END,

Basavangudi, 15 OCT 1919
9. 15 A.M.

To
M. N. Krishna Rao Esqr, B.A.,
Financial Secy: to the Govt
of H.H. the Maharaja of Mysore
Bangalore.

Dear Sir, I find that in the hurry of getting my first letter of date posted before I could attend to another engagement I have misspelt the word "feasibility" as "feasability" in line 7 of the second sheet.

Will you kindly have the same corrected and oblige,

Yours Sincerely

K S Ranga Charry

29th Octr. 19

Rao Bahadur Mr. K. S. Rangachary,

"Rukmalayam", Fort Centre Road, South End, Basavangudy.

I am directed to acknowledge the receipt of your letter dated the 15th instant and the registered packet, and to state that your suggestion will receive prompt attention.

I have the honour to be,

S i r,

Your most obedient servant,

Offg. Financial Secretary.

Statement showing the particulars

No assigned to Form.				Name of Form.	
	S.B.	1.	.	Index-card.	
2.	S.B.	1.	(a)	——— Do ——— for account opened on behalf of a woman by her husband or agent.	
3.	S.B.	1	(b)	——— Do ——— for accounts opened on behalf of minors.	
4.	S.B.	2.	.	Letter of authority of a female Depositor to her husband or agent.	Vide item II of
5.	S.B.	2	(a)	Application for recognition of claim to the guardianship of a minor Depositor.	Do VII
6.	S.B.	2	(b)	Treasury Officer's order recognising the guardian of a minor Depositor	Do I Also Rule 22
7.	S.B.	2	(c)	Notice to Ex-minor Depositors.	Rule 22 —
8.	S.B.	3.	.	Security deposit form (when Security is tendered in a lump sum).	
9.	S.B.	3	(a)	——— Do ——— (when security is to be deposited in instalments).	Vide para 2
10.	S.B.	3	(b)	Letter of authority from Pledgee for transfer of a security deposit account.	
11.	S.B.	4.	.	Chellan.	
12.	S.B.	5.	.	Specimen Signature Book.	Vide item XVI
13.	S.B.	5	(a)	Specimen Signature Slips.	Do XX
14.	S.B.	6.	.	Pass-book.	
15.	S.B.	6	(a)	Stock Register of Pass-books.	
16.	S.B.	7.	.	Savings Bank Ledger.	
17.	S.B.	7	(a)	——— Do ——— (In loose forms).	
18.	S.B.	7	(b)	Index to Savings Bank Ledger	
19.	S.B.	8.	.	Savings Bank Journal.	
20.	S.B.	8	(a)	Journal of Savings Bank Accounts transferred.	
21.	S.B.	8	(b)	Do Do Received by Transfer	
22.	S.B.	9.	.	Application for Nomination.	
23.	S.B.	9	(a)	Do for Revocation of Nomination.	
24.	S.B.	9	(b)	Register of Nominees.	
25.	S.B.	10.	.	Application for Withdrawal.	
26.	S.B.	10	(a)	Memo of amount paid on closure of accounts.	Vide para 2 of
27.	S.B.	11.	.	Application for transfer.	Vide item VII
28.	S.B.	11	(a)	Advice of Transfer.	
29.	S.B.	12.	.	Receipt for depositors Pass-book.	
30.	S.B.	12	(a)	Register of Undeliverable Pass-books.	Vide Rule 6,
31.	S.B.	13.	.	Savings Bank Voucher List.	
32.	S.B.	13	(a)	List of contents of Weekly Returns	Vide Rule 56,
33.	S.B.	14		Annual Statement of Interest ✓	Do 49,
34.	S.B.	14	(a)	Annual List of Dead Accounts. ✓	Do 54,
35.	S.B.	15	.	Application for balance at credit of a deceased Depositor	Do 63,
36.	S.B.	15	(a)	Treasury Officer's Certificate for payment of balance of a deceased depositor's account.	

"Rukmalayam," Fort Centre Road,
South End, Basavangudi.

15 OCT 1919

revised m

~~per~~ specimens herewith submitted

Remarks

ssity for new Form.	About the alteration in the present Form.	General.
	Vide para 12 of my letter dated 23. 5. 19	
	Do Do	
	Do Do	
letter dated 6. 6. 19		
Do Do		
Do 23. 5. 19		
4, chah:		
	Vide corrections on the form itself.	
dated 12. 6. 19.		
	Vide corrections on the form itself.	
	Do Do	
my letter dated 23. 5. 19.		
Do		
	Page 1 only, vide para 4, item XIII of my letter dated 23. 5. 19.	To be transferred from the financial series to the List of Savings Bank Forms, vide para 3 of my letter dated 23. 5. 19.
		Merely included in the List of Savings Bank Forms.
	Vide para 7 of my letter dated 23. 5. 19.	
		Now included with headings in the List of Savings Bank Forms.
	Vide para 4 of my letter dated 3/4. 6. 19	
	Vide remarks on the specimen	
	Do Do	
	Vide corrections on the form itself.	
	Do Do	
	Do Do	
	Vide para 2 of my letter dated 3/4. 6. 19.	
my letter 3/4. 6. 19.		
Do 9. 6. 19.		
	Vide item VIII of Do 9. 6. 19.	
	Do Do Do	
hah: of Acctt Code.		
		Now revised and included in the List of Savings Bank Forms.
chah: of Acctt: Code		

Vide corrections on the form itself.